Issue Date
01/05/2016

Effective Date
Upon Release

Background
San Diego County uses an electronic benefit transfer (EBT) system in which public assistance benefits can be electronically accessed.

Currently customers can:
- Call the customer service number and listen to the last 10 transactions
- Request the last two months of transaction details to be mailed to them
- Visit the EBT Client Website located at https://www.ebt.ca.gov/caebtclient/reciplogin_client.jsp and view their transactions details for the last three months.

Note: Electronic theft occurs when a customer has not lost physical possession of their EBT card and money is stolen from their EBT account electronically (often called skimming).

Purpose
To provide:
- information on the features and improvements that are available on the EBT customer service phone number 1-877-328-9677 and EBT Client Website
- instructions for the prompt restoration of EBT cash benefits lost due to electronic theft

Policy
The EBT System provides the following services:
- Distributes benefits to cardholders through point-of-sale (POS) devices
- Manages the EBT card information for the authorization of transactions and the status of cards
- Maintains authorization files of cases, customers and benefits
- Provides 24 hours a day, 7 days a week customer service support for cardholders and merchants
- Provides on-line access to the authorization database and transaction history files
- Reports on and reconciles all financial and maintenance activities including out-of-state card transactions
- Pays transactions between the County and merchants for benefits they distribute
- Provides merchant file management

Visit www.ebtproject.ca.gov for additional information about California EBT Project.

EBT Process Overview
1. Determine the customer's eligibility for benefits.
2. Cards are issued to the Primary Cardholder or the Authorized Representative through the EBT Administrative Terminal on the day of their intake interview. Cardholders will select their Personal Identification Numbers (PIN) using a PIN selection device in the Family Resource Center when the card is issued.

3. If the customer requests the card to be mailed, the HSS will enter that information into the CalWIN system. The customer can then call 1 877 328-9677 or visit www.ebt.ca.gov to establish a PIN number. The customer can also bring the card into the FRC to select their PIN.
4. The County sends updated benefit authorizations to the EBT system.
5. Transactions are sent daily when cases are initially granted and monthly for ongoing benefits.
6. Merchants review their EBT total receipts at the end of the business day. The EBT System's point-of-sale (POS) devices provide administrative transactions that report merchant's point-of-sale (POS) activity.
7. Money is moved on a daily basis to networks, retailers, and third-party processors to pay for transactions performed by cardholders with their EBT account.
8. The EBT System reports all daily activity to the County system. Reports of all maintenance and financial activity are created after the system cutoff time. A file of the daily financial activity is provided to the County.
9. The state transfers funds to its settlement account for EBT.

EBT Customer Service

Customers have the ability to review or perform the following on their EBT account by calling the EBT Customer Service number at 1-877-328-9677 or by accessing the EBT Client Website. The toll-free phone number or website is available 24 hours a day, 7 days a week.

- Changes of a card's status
- Deactivate a personal identification number (PIN)
- Change a personal identification number (PIN)
- Report lost or stolen EBT card
- Check benefit balance
- View account and card information
- View transaction history detail
- Request two months of transaction history via the EBT Client Website which can be mailed to the customer
  - Requests for transaction history details will be provided within 10 business days after a request has been received
- An Outage Alert Message will be on the Customer Service number 1-877-328-9677 when the system is not functioning or is expected to be down for more than a one-hour period between 6:00 a.m. and 12:00 p.m. EBT customers calling the Customer Service number will be informed by a recorded message, in English and in 10 additional languages that the system is down. The EBT system outage alert message will be:

"The California EBT system is not working. Thank you for your patience as we work to fully restore all EBT services."

The Telecommunications Relay Service for Hearing/Speech Impaired is: TTY: 1-800-735-2929. A brochure about the California Electronic Benefit Transfer (EBT) Card can be found at http://www.dss.cahwnet.gov/cdssweb/entres/forms/English/Pub387.pdf. The brochure is available in multiple languages.

EBT Surcharge Fees for Cash Aid Programs

A surcharge fee is a service fee that some banks charge EBT customers each time **cash** benefits are withdrawn from an ATM. Almost two-thirds of ATM withdrawals made by EBT customers incur surcharge fees. In addition, cash withdrawal transactions that exceed four per month cost 80 cents for each withdrawal.

Staff and EBT customers can access surcharge-free ATM information by performing a search at the MoneyPass website: http://www.moneypass.com/ , or the US Bank website: https://www.usbank.com/index.html

Staff are encouraged to print out individual address searches for the customer to locate the closest surcharge-free ATM(s) when requested.

Note: A surcharge fee will not be charged for a CalFresh POS transaction (Title 7 CFR 274.7(c)).

Direct Deposit for Cash Aid Programs

Staff must inform cash aid customers of the option to receive benefits by direct deposit (See CPG Section 44-300.B). The EBT form Temp 2215 is to be provided to customers at the time of application and redetermination.
This form includes:
- Information regarding direct deposit
- How to avoid ATM surcharge fees
- Liability for electronic theft
- How to change the method
- Date of benefit delivery

Merchants/Retailers

Merchants can call the following numbers for assistance. These numbers are available 24 hours a day, 7 days a week:
- 1-866-328-4212 (Manual Voucher Authorization) - to receive authorization for voucher transactions when the EBT system is down.
- 1-866-328-4212 (Retailer General Information) - to call with questions about participation in the EBT program
- 1-866-328-4212 (Retailer Hotline) - to call for assistance with state provided EBT point-of-sale (POS) equipment

Access to the EBT System

The following groups require access to the EBT system:
- Office Assistants - Complete card issuance, card status, benefit posting activities and reconciliation process
- PAFD - Handle fraud investigation activities
- Fiscal - Process repayment and reconciliation activities
- EBT Project - Perform troubleshooting activities and monitoring of system performance
- Internal Security - Process user ID security transactions and internal investigation activities

FRC managers may request inquiry-only access to the EBT system from Internal Security for their Automation Coordinators, Corrective Action Liaisons and Supervising Human Services Specialists.

Supervising OA's and Senior OA's who complete the EBT card/benefit authorization reconciliation process can also be referred for inquiry-only access to the EBT system, even if they have PIN access.

Refer to the Electronic Benefit Transfer (EBT) Processing Guide found on the EO Insite Page (http://insite.sdcounty.ca.gov/hhsa/eligibility/Pages/default.aspx) under the Eligibility Operations Processing Guide tab for instructions on how to obtain access to the EBT system, how to report problems with EBT equipment, EBT system and customer service problems and how to order EBT supplies and procedures for reconciliation of EBT card stock.

Electronic Theft for Cash Aid Programs
The California Department of Social Services (CDSS) established a reporting protocol for customers who believe their EBT cash benefits have been stolen. If the report meets the criteria below, then the customers may have the stolen benefits restored into their EBT account. (CW/ GR/CAPI).This protocol includes:
- A reporting form
- Timelines for county review
- Instructions for when a referral for investigation is made
- Notice of action language

All cash assistance programs are required to follow these requirements. Repayments for loss due to electronic theft are reimbursed using 100% State General Fund dollars.

These rules do not apply to CalFresh or California Food Assistance Program (CFAP) benefits. If a customer believes that their CalFresh or CFAP benefits have been stolen as a result of electronic theft, they are to call the California EBT Customer Service Helpline to report the stolen benefits and file a Dispute Claim.

Electronic Theft Reporting Process
There are two ways the customer will report the possible electronic theft:
1. Customer contacts the California EBT Customer Service Helpline, which will explain the reporting process and refer the customer to the County for additional information and submission of the EBT 2259. The Customer Service Representative (CSR) will provide a Dispute Claim Number to the customer. The CSR will deactivate the customer's EBT card and issue a new one.
2. Customer contacts the County directly. Explain the process to the customer, provide the EBT 2259 form, and inform the customer to also contact the EBT Customer Service Helpline to report the stolen benefits and file a cash dispute claim. Deactivate the customer's EBT card and issue a new one.

Security Breaches
CDSS has the authority to reinstate benefits immediately for breaches of security known to CDSS, without the need for customers reporting and verification. In these situations, CDSS will immediately

contact the County and consortium staff then provide further instructions. Impacted customers will be notified that their benefits have been restored.

CDSS Contact for Electronic Theft
Contact the appropriate Program Specialist through your Corrective Action Liaison (CAL). The Program Specialist will contact CDSS and CDSS will track trends in electronic theft, improve the reporting process, and maintain program integrity.

For more information regarding Electronic Theft see:
CPG Letter No. 323
CAPI Letter No. 33
GRPG Letter No. 75

Impacts
None

References:
ACLs 13-67 and 15-39
EBT Client Website
Electronic Benefit Transfer (EBT) Processing Guide

Sunset Date:
This policy will be reviewed for continuance by 01/05/2019.

Approval for Release:

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Rick Wanne, Director
Eligibility Operations